



Order Filed on October 18, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

<b>UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY</b>
<b>Marie-Ann Greenberg MAG-1284 Marie-Ann Greenberg, Standing Trustee 30 TWO BRIDGES ROAD SUITE 330 FAIRFIELD, NJ 07004-1550 973-227-2840 Chapter 13 Standing Trustee</b>
IN RE: CARLOS A MADERO

**Case No.: 23-14849**

**Hearing Date: 10/18/2023**

**Judge: ROSEMARY GAMBARDELLA**

**ORDER DENYING CONFIRMATION**

The relief set forth on the following pages, numbered two (2) is hereby ORDERED.

**DATED: October 18, 2023**

  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Case No.: 23-14849RG

Caption of Order: Order Denying Confirmation

---

THIS MATTER having been scheduled before the Court on 10/18/2023 for a Hearing on Confirmation, and good and sufficient cause having been shown, it is hereby:

ORDERED, that the Confirmation Hearing scheduled on 10/18/2023 of the plan filed on 10/12/2023, is denied; and it is further

ORDERED, that the Debtor must file a modified plan by 11/01/2023 or the case will be dismissed; and it is further

ORDERED, that if the Debtor fails to comply with the above the Standing Trustee shall submit an Order Dismissing the Case without further hearings.

In re:  
Carlos A Madero  
Debtor

Case No. 23-14849-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 19, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2023:

Recip ID	Recipient Name and Address
db	+ Carlos A Madero, 29 Lowe Avenue, Fair Lawn, NJ 07410-2325

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2023 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor LoanCare LLC nj-ecfmail@mw-c-law.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor First Federal Bank nj-ecfmail@mw-c-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor DISCOVER BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joseph J Mania, III	on behalf of Debtor Carlos A Madero jmbanklaw@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Oct 19, 2023

Form ID: pdf903

Total Noticed: 1

TOTAL: 6